

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF PUERTO RICO

IN RE	*	CASE NO. 20-04827/EAG
	*	
JOSE ANDRADES MALDONADO	*	CHAPTER 13
	*	
<u>DEBTOR</u>	*	

**DEBTOR'S NOTICE OF FILING OF AMENDED SCHEDULES "I" & "J"**  
**OFFICIAL FORM 106I & 106J**

**TO THE HONORABLE COURT:**

**COMES NOW, JOSE ANDRADES MALDONADO**, the Debtor in the above captioned case, through the undersigned attorney, and very respectfully states and prays as follows:

1. The Debtor is hereby submitting *Amended Schedules "I" and "J"*, dated January 29, 2024, herewith and attached to this motion.
2. The amendments to Schedules "I" and "J" is filed **to reflect Debtor's actual income and expenses**, in the above captioned case.

**NOTICE PURSUANT TO LOCAL BANKRUPTCY RULE 1009(b)**

Within thirty (30) days after service as evidenced by the certification, and an additional three (3) days pursuant to Fed. R. Bank. P. 9006(f) if you were served by mail, any party against whom this paper has been served, or any other party to the action who objects to the relief sought herein, shall serve and file an objection or other appropriate response to this paper with the Clerk's office of the U.S. Bankruptcy Court for the District of Puerto Rico. If no objection or other response is filed within the time allowed herein, the paper will be deemed unopposed and may be granted unless: (i) the requested relief is forbidden by law; (ii) the requested relief is against public policy; or (iii) in the opinion of the Court, the interest of justice requires otherwise.

### **CERTIFICATE OF SERVICE**

I CERTIFY, that on this same date a copy of this Notice was filed with the Clerk of the Court using the CM/ECF system which will send notice of same to the Chapter 13 Trustee, the US Trustee's Office, and to all CM/ECF participants; I also certify that a copy of this notice was sent via regular US mail to the Debtor and to all creditors and interested parties appearing in the master address list (CM/ECF non-participants), hereby attached.

**RESPECTFULLY SUBMITTED.** In San Juan, Puerto Rico, this 29<sup>th</sup> day of January, 2024.

**/s/Roberto Figueroa Carrasquillo**

USDC #203614

RFIGUEROA CARRASQUILLO LAW OFFICE PSC  
ATTORNEY for the DEBTOR

PO BOX 186 CAGUAS PR 00726

TEL NO 787-744-7699/787-963-7699

Email: [rfc@rfigueroalaw.com](mailto:rfc@rfigueroalaw.com)

Debtor 1 JOSE HIRAM ANDRADES MALDONADO

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: DISTRICT OF PUERTO RICO

Case number 3:20-bk-4827  
(If known)

☒ An amended filing  
☐ A supplement showing postpetition chapter 13 income as of the following date:

**Official Form 1061**  
**Schedule I: Your Income**

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

1. Fill in your employment information.		Debtor 1	Debtor 2 or non-filing spouse
If you have more than one job, attach a separate page with information about additional employers.	Employment status	<input checked="checked" type="checkbox"/> Employed <input type="checkbox"/> Not employed	<input type="checkbox"/> Employed <input type="checkbox"/> Not employed
	Occupation	Fireman	
Include part-time, seasonal, or self-employed work.	Employer's name	Cuerpo de Bomberos de PR	
	Employer's address	PO Box 13325 San Juan, PR 00908-3325	
Occupation may include student or homemaker, if it applies.	How long employed there?	25 Year(s) 0 Month(s)	

	For Debtor 1	For Debtor 2 or non-filing spouse
2. <b>List monthly gross wages, salary, and commissions</b> (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ 3,448.00	\$ N/A
3. <b>Estimate and list monthly overtime pay.</b>	3. +\$ 0.00	+\$ N/A
4. <b>Calculate gross income.</b> Add line 2 + line 3.	4. \$ 3,448.00	\$ N/A



	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here .....	4. \$ 3,448.00	\$ N/A
<b>5. List all payroll deductions:</b>		
5a. Tax, Medicare, and Social Security deductions	5a. \$ 496.30	\$ N/A
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$ N/A
5c. Voluntary contributions for retirement plans	5c. \$ 0.00	\$ N/A
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$ N/A
5e. Insurance	5e. \$ 56.20	\$ N/A
5f. Domestic support obligations	5f. \$ 0.00	\$ N/A
5g. Union dues	5g. \$ 20.00	\$ N/A
5h. Other deductions. Specify: <u>GPR Plan Aport Definidas</u>	5h. + \$ 293.08	+ \$ N/A
<u>Ahorros AEELA</u>	\$ 103.44	\$ N/A
<b>6. Add the payroll deductions.</b> Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ 969.02	\$ N/A
<b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.	7. \$ 2,478.98	\$ N/A
<b>8. List all other income regularly received:</b>		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 85.17	\$ N/A
8b. Interest and dividends	8b. \$ 0.00	\$ N/A
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$ N/A
8d. Unemployment compensation	8d. \$ 0.00	\$ N/A
8e. Social Security	8e. \$ 0.00	\$ N/A
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$ 0.00	\$ N/A
8g. Pension or retirement income	8g. \$ 0.00	\$ N/A
8h. Other monthly income. Specify: <u>Christmas Bonus \$600.00/12</u>	8h. + \$ 50.00	+ \$ N/A
<b>9. Add all other income.</b> Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ 135.17	\$ N/A
<b>10. Calculate monthly income.</b> Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 2,614.15 + \$ N/A = \$ 2,614.15	
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____		11. +\$ 0.00
<b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Certain Liabilities and Related Data</i> , if it applies		12. \$ 2,614.15 <b>Combined monthly income</b>
<b>13. Do you expect an increase or decrease within the year after you file this form?</b> <input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes. Explain: _____		

**Fill in this information to identify your case:**

Debtor 1 JOSE HIRAM ANDRADES MALDONADO

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: DISTRICT OF PUERTO RICO

Case number 3:20-bk-4827  
(If known)

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY**Official Form 106J****Schedule J: Your Expenses**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Your Household****1. Is this a joint case?**

- ☒ No. Go to line 2.
- ☐ Yes. Does Debtor 2 live in a separate household?
- ☐ No
- ☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

**2. Do you have dependents?** ☒ No

Do not list Debtor 1 and Debtor 2.

☐ Yes. Fill out this information for each dependent.....

Do not state the dependents names.

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes

**3. Do your expenses include expenses of people other than yourself and your dependents?** ☒ No ☐ Yes**Part 2: Estimate Your Ongoing Monthly Expenses**

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

**Your expenses****4. The rental or home ownership expenses for your residence.** Include first mortgage payments and any rent for the ground or lot.4. \$ 367.00

If not included in line 4:

- 4a. Real estate taxes
- 4b. Property, homeowner's, or renter's insurance
- 4c. Home maintenance, repair, and upkeep expenses
- 4d. Homeowner's association or condominium dues

4a. \$ 0.004b. \$ 0.004c. \$ 0.004d. \$ 0.00**5. Additional mortgage payments for your residence, such as home equity loans**5. \$ 0.00

<b>6. Utilities:</b>		
6a. Electricity, heat, natural gas	6a. \$	180.00
6b. Water, sewer, garbage collection	6b. \$	45.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	88.17
6d. Other. Specify: <u>Gas</u>	6d. \$	6.67
<b>7. Food and housekeeping supplies</b>	7. \$	541.92
<b>8. Childcare and children's education costs</b>	8. \$	0.00
<b>9. Clothing, laundry, and dry cleaning</b>	9. \$	74.00
<b>10. Personal care products and services</b>	10. \$	120.00
<b>11. Medical and dental expenses</b>	11. \$	130.00
<b>12. Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$	320.17
<b>13. Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13. \$	40.22
<b>14. Charitable contributions and religious donations</b>	14. \$	40.00
<b>15. Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$	0.00
15b. Health insurance	15b. \$	0.00
15c. Vehicle insurance	15c. \$	0.00
15d. Other insurance. Specify: _____	15d. \$	0.00
<b>16. Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____		
	16. \$	0.00
<b>17. Installment or lease payments:</b>		
17a. Car payments for Vehicle 1	17a. \$	0.00
17b. Car payments for Vehicle 2	17b. \$	0.00
17c. Other. Specify: _____	17c. \$	0.00
17d. Other. Specify: _____	17d. \$	0.00
<b>18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b>		
	18. \$	0.00
<b>19. Other payments you make to support others who do not live with you.</b>		
	\$	0.00
Specify: _____		
<b>20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>		
20a. Mortgages on other property	20a. \$	0.00
20b. Real estate taxes	20b. \$	0.00
20c. Property, homeowner's, or renter's insurance	20c. \$	0.00
20d. Maintenance, repair, and upkeep expenses	20d. \$	0.00
20e. Homeowner's association or condominium dues	20e. \$	0.00
<b>21. Other:</b> Specify: _____	21. +\$	0.00
<b>22. Calculate your monthly expenses</b>		
22a. Add lines 4 through 21.	\$	1,953.15
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$	
22c. Add line 22a and 22b. The result is your monthly expenses.	\$	1,953.15
<b>23. Calculate your monthly net income.</b>		
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$	2,614.15
23b. Copy your monthly expenses from line 22c above.	23b. -\$	1,953.15
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$	661.00
<b>24. Do you expect an increase or decrease in your expenses within the year after you file this form?</b> For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
<input type="checkbox"/> No.		
<input checked="" type="checkbox"/> Yes. Explain here: <u>NONE</u>		



**United States Bankruptcy Court  
District of Puerto Rico**

In re JOSE HIRAM ANDRADES MALDONADO

Debtor(s)

Case No. 3:20-bk-4827

Chapter 13

**BUSINESS INCOME AND EXPENSES**

FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS (NOTE: ONLY INCLUDE information directly related to the business operation.)

**PART A - GROSS BUSINESS INCOME FOR PREVIOUS 12 MONTHS:**

1. Gross Income For 12 Months Prior to Filing: \$ \_\_\_\_\_

**PART B - ESTIMATED AVERAGE FUTURE GROSS MONTHLY INCOME:**

2. Gross Monthly Income \$ 291.67

**PART C - ESTIMATED FUTURE MONTHLY EXPENSES:**

3. Net Employee Payroll (Other Than Debtor) \$ \_\_\_\_\_

4. Payroll Taxes \_\_\_\_\_

5. Unemployment Taxes \_\_\_\_\_

6. Worker's Compensation \_\_\_\_\_

7. Other Taxes \_\_\_\_\_

8. Inventory Purchases (Including raw materials) 0.00

9. Purchase of Feed/Fertilizer/Seed/Spray \_\_\_\_\_

10. Rent (Other than debtor's principal residence) \_\_\_\_\_

11. Utilities 0.00

12. Office Expenses and Supplies \_\_\_\_\_

13. Repairs and Maintenance 50.30

14. Vehicle Expenses 138.50

15. Travel and Entertainment \_\_\_\_\_

16. Equipment Rental and Leases \_\_\_\_\_

17. Legal/Accounting/Other Professional Fees \_\_\_\_\_

18. Insurance \_\_\_\_\_

19. Employee Benefits (e.g., pension, medical, etc.) \_\_\_\_\_

20. Payments to Be Made Directly By Debtor to Secured Creditors For Pre-Petition Business Debts (Specify):

DESCRIPTION

TOTAL

21. Other (Specify):

DESCRIPTION

TOTAL

Food-at-work

10.87

Work Uniform

6.83

22. Total Monthly Expenses (Add items 3-21)

\$ 206.50

**PART D - ESTIMATED AVERAGE NET MONTHLY INCOME:**

23. AVERAGE NET MONTHLY INCOME (Subtract item 22 from item 2)

\$ 85.17

**Fill in this information to identify your case:**

Debtor 1 JOSE HIRAM ANDRADES MALDONADO  
First Name Middle Name Last Name

Debtor 2  
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: DISTRICT OF PUERTO RICO

Case number 3:20-bk-4827  
(if known)

☒ Check if this is an amended filing

Official Form 106Dec

**Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

**Sign Below**

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person \_\_\_\_\_ Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ JOSE HIRAM ANDRADES MALDONADO  
JOSE HIRAM ANDRADES MALDONADO  
Signature of Debtor 1

Date January 29, 2024

X \_\_\_\_\_  
Signature of Debtor 2

Date \_\_\_\_\_



Label Matrix for local noticing  
0104-3  
Case 20-04827-EAG13  
District of Puerto Rico  
Old San Juan  
Thu Jan 25 10:08:34 AST 2024

BANCO POPULAR PR - SPECIAL LOANS  
PO BOX 362708  
SAN JUAN, PR 00936-2708

US Bankruptcy Court District of P.R.  
Jose V Toledo Fed Bldg & US Courthouse  
300 Recinto Sur Street, Room 109  
San Juan, PR 00901-1964

Banco Popular de Puerto Rico  
Special Loans Department (749)  
PO Box 362708  
San Juan, PR 00936-2708

Island Finance  
PO Box 71504  
San Juan, PR 00936-8604

SBA US Small Business Administration  
PO Box 3918  
Portland, OR 97208-3918

Synchrony Bank  
c/o of PRA Receivables Management, LLC  
PO Box 41021  
Norfolk, VA 23541-1021

MONSITA LECAROS ARRIBAS  
OFFICE OF THE US TRUSTEE (UST)  
OCHOA BUILDING  
500 TANCA STREET SUITE 301  
SAN JUAN, PR 00901

(p)ASOCIACION DE EMPLEADOS DEL ELA  
ATTN IRITZA ORTIZ ECHEVARRIA  
PO BOX 364508  
SAN JUAN PR 00936-4508

(p)RODRIGUEZ FERNANDEZ LAW OFFICE LLC  
ATTN ISLAND PORTFOLIO AS SERVICER OF FAIRWAY ACQUI  
P O BOX 361110  
SAN JUAN PR 00936-1110

Banco Popular de Puerto Rico  
Mortgage Servicing Department  
PO Box 362708  
San Juan, PR 00936-2708

Citibank, N.A.  
5800 S Corporate Pl  
Sioux Falls, SD 57108-5027

POPULAR AUTO  
BANKRUPTCY DEPARTMENT  
PO BOX 366818  
SAN JUAN PUERTO RICO 00936-6818

Sistema de Retiro-Bomberos  
PO Box 42003  
San Juan, PR 00940-2203

Thd/Cbna  
PO Box 6497  
Sioux Falls, SD 57117-6497

OSMARIE NAVARRO MARTINEZ  
CHAPTER 13 TRUSTEE  
PO BOX 9024062  
SAN JUAN, PR 00902-4062

BANCO POPULAR DE PUERTO RICO  
MARTINEZ & TORRES LAW OFFICES, P.S.C.  
PO BOX 192938  
SAN JUAN, PR 00919-3409

POPULAR AUTO  
PO BOX 366818  
SAN JUAN, PR 00936-6818

Banco Popular de Puerto Rico  
PO BOX 192938  
SAN JUAN, PR 00919-3409

EASTERN AMERICA INSURANCE  
PO BOX 9023862  
SAN JUAN, P.R 00902-3862

(p)PORTFOLIO RECOVERY ASSOCIATES LLC  
PO BOX 41067  
NORFOLK VA 23541-1067

Synch/Sams Club DC  
PO Box 965005  
Orlando, FL 32896-5005

JOSE HIRAM ANDRADES MALDONADO  
HCL BOX 4496  
NAGUABO, PR 00718-9527

ROBERTO FIGUEROA CARRASQUILLO  
PO BOX 186  
CAGUAS, PR 00726-0186

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified  
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

AEELA  
PO BOX 364508  
SAN JUAN, PR 00936-4508

ISLAND PORTFOLIO SERVICES LLC AS SERVICER OF  
PO BOX 361110  
SAN JUAN, PR 00936

(d)AEELA  
PO Box 364508  
San Juan, PR 00936-4508

(d) Island Portfolio Services, LLC as servicer  
PO BOX 361110  
San Juan PR 00936

Portfolio Recovery Associates, LLC  
POB 12914  
Norfolk VA 23541

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(d) Popular Auto  
PO Box 366818  
San Juan, PR 00936-6818

End of Label Matrix	
Mailable recipients	23
Bypassed recipients	1
Total	24